

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Sherry Lee Shire-Misnik
 Debtor

Case No. 17-18533-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db +Sherry Lee Shire-Misnik, 163 Meadowview Court, Langhorne, PA 19047-1013
 14031047 +Comenitybk/VictoriaSecret, PO Box 182789, Columbus, OH 43218-2789
 14031048 ++++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech, 332 Minnesota St, Suite 610, Saint Paul, MN 55101)
 14031049 +Ellen Mignoni, Beneficiary and Fiduciary of the, Estate of Frank E. Mignoni,
 4549 Winding Brook Drive, Bensalem, PA 19020-7805
 14031050 +Gary J Misnik, 726 Perkins Lane, Edgewater Park, NJ 08010-1621
 14031052 +John A. Torrente, Esquire, Begley, Carlin & Mandio, LLP, 680 Middletown Blvd,
 Langhorne, PA 19047-1817
 14031055 +MDVIP, 4950 Communication Ave, Suite 100, Boca Raton, FL 33431-3308
 14031053 +Margaret T. Mignoni, 4549 Winding Brook Drive, Bensalem, PA 19020-7805
 14031054 +Mary Jo Silvi, Beneficiary of the, Estate of Frank E. Mignoni, 4549 Winding Brook Drive,
 Bensalem, PA 19020-7805
 14031056 +Morris Licciardello, 4549 Winding Brook Drive, Bensalem, PA 19020-7805
 14031061 +Synchb/ToysRUSDC, PO Box 965005, Orlando, FL 32896-5005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jramagli@jccslaw.com Mar 29 2018 01:49:38 JOSEPH M. RAMAGLI,
 Jackson Cook Caracappa & Scott, 312 Oxford Valley Road, Fairless Hills, PA 19030

tr +E-mail/Text: bncnotice@ph13trustee.com Mar 29 2018 01:51:12 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: bankruptcy@phila.gov Mar 29 2018 01:50:53 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 01:50:16
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 29 2018 01:50:32 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Mar 29 2018 01:50:20 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14078076 EDI: GMACFS.COM Mar 29 2018 05:48:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 14031035 +EDI: GMACFS.COM Mar 29 2018 05:48:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14031037 EDI: BANKAMER.COM Mar 29 2018 05:50:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 14031036 EDI: BANKAMER.COM Mar 29 2018 05:50:00 Bank of America, P.O. Box 31785,
 Tampa, FL 33631-3785
 14031038 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 29 2018 01:51:17 Caliber Home Loans,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 14031040 +EDI: CAPITALONE.COM Mar 29 2018 05:50:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14031039 +EDI: CAPITALONE.COM Mar 29 2018 05:50:00 Capital One, Helzberg, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3438
 14031041 +EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/Chadwicks, PO Box 182789,
 Columbus, OH 43218-2789
 14031042 EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/Jared, Bankruptcy Department,
 PO Box 182125, Columbus, OH 43218-2125
 14031043 +EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/lmbryant, PO Box 182789,
 Columbus, OH 43218-2789
 14031044 +EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/roamans, PO Box 182789,
 Columbus, OH 43218-2789
 14031045 EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenitybk/brylane, PO Box 18279,
 Columbus, OH 43218
 14031046 +EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenitybk/jesslon, PO Box 182789,
 Columbus, OH 43218-2789
 14031986 +EDI: PRA.COM Mar 29 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14070375 EDI: Q3G.COM Mar 29 2018 05:50:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14031057 +EDI: SEARS.COM Mar 29 2018 05:49:00 Sears/cbna, Mastercard, PO Box 6283,
 Sioux Falls, SD 57117-6283
 14031058 +EDI: SEARS.COM Mar 29 2018 05:49:00 Sears/cbnd, PO Box 6189, Sioux Falls, SD 57117-6189
 14031059 +EDI: RMSC.COM Mar 29 2018 05:50:00 Synchb/Amazon, PO Box, 965015,
 Orlando, FL 32896-0001
 14031060 +EDI: RMSC.COM Mar 29 2018 05:50:00 Synchb/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 14031062 +EDI: WFFC.COM Mar 29 2018 05:49:00 Wells Fargo Bank Nv NA, PO Box 31557,
 Billings, MT 59107-1557

TOTAL: 26

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14031051* Gary J. Misnik, 726 Perkins Lane, Edgewater Park, NJ 08010-1621
14047890* +John A. Torrente, Esquire, Begley, Carlin & Mandio, LLP, 680 Middletown Blvd.,
LANGHORNE, PA 19047-1817

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

JOHN A. TORRENTE on behalf of Creditor Morris Licciardello jtorrente@begleycarlin.com
JOHN A. TORRENTE on behalf of Creditor Ellen Mignoni jtorrente@begleycarlin.com
JOSEPH M. RAMAGLI on behalf of Debtor Sherry Lee Shire-Misnik jramagli@jccslaw.com
KEVIN G. MCDONALD on behalf of Creditor Bank Of America, N.A. KMcDonald@blankrome.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

Information to identify the case:			
Debtor 1	Sherry Lee Shire-Misnik		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	17-18533-amc		
Social Security number or ITIN	xxx-xx-9063		
EIN	--		
Social Security number or ITIN	--		
EIN	--		
Date case filed in chapter	7	12/21/17	
Date case converted to chapter	13	2/28/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sherry Lee Shire-Misnik	
2. All other names used in the last 8 years	aka Sherry L Misnik, fka Sherry L Shire	
3. Address	163 Meadowview Court Langhorne, PA 19047	
4. Debtor's attorney Name and address	JOSEPH M. RAMAGLI Jackson Cook Caracappa & Scott 312 Oxford Valley Road Fairless Hills, PA 19030	Contact phone 215 946 4342 Email: jramagli@jccslaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 3/28/18

For more information, see page 2

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.